

EXHIBIT A

STATE OF NORTH CAROLINA

File No.

20 CVS 941

GASTON County

In The General Court Of Justice
☐ District ☒ Superior Court Division

Name Of Plaintiff

TERESA AND DERRICK HENDERSON

Address

2621 LYNN DRIVE

City, State, Zip

GASTONIA, NC 28054

VERSUS

Name Of Defendant(s)

FREEDOM MORTGAGE

CIVIL SUMMONS

☒ ALIAS AND PLURIES SUMMONS (ASSESS FEE)

G.S. 1A-1, Rules 3 and 4

Date Original Summons Issued

Date(s) Subsequent Summons(es) Issued

To Each Of The Defendant(s) Named Below:

Name And Address Of Defendant 1

FREEDOM MORTGAGE
 1213 CULBRETH DR. STE; 235, 229
 WILMINGTON, NC 28405

Name And Address Of Defendant 2



IMPORTANT! You have been sued! These papers are legal documents, DO NOT throw these papers out! You have to respond within 30 days. You may want to talk with a lawyer about your case as soon as possible, and, if needed, speak with someone who reads English and can translate these papers!

¡IMPORTANTE! ¡Se ha entablado un proceso civil en su contra! Estos papeles son documentos legales. ¡NO TIRE estos papeles!

Tiene que contestar a más tardar en 30 días. ¡Puede querer consultar con un abogado lo antes posible acerca de su caso y, de ser necesario, hablar con alguien que lea inglés y que pueda traducir estos documentos!

A Civil Action Has Been Commenced Against You!

You are notified to appear and answer the complaint of the plaintiff as follows:

1. Serve a copy of your written answer to the complaint upon the plaintiff or plaintiff's attorney within thirty (30) days after you have been served. You may serve your answer by delivering a copy to the plaintiff or by mailing it to the plaintiff's last known address, and
2. File the original of the written answer with the Clerk of Superior Court of the county named above.

If you fail to answer the complaint, the plaintiff will apply to the Court for the relief demanded in the complaint.

Name And Address Of Plaintiff's Attorney (if none, Address Of Plaintiff)

WILLIAM TRIPPE MCKENY
 428 EAST 4TH ST STE: 402
 CHARLOTTE, NC 28202

Date Issued

4-21-20

Time

☐ AM ☒ PM

Signature

☐ Deputy CSC

☐ Assistant CSC

☐ Clerk Of Superior Court

☐ ENDORSEMENT (ASSESS FEE)

This Summons was originally issued on the date indicated above and returned not served. At the request of the plaintiff, the time within which this Summons must be served is extended sixty (60) days.

Date Of Endorsement

Time

☐ AM ☐ PM

Signature

☐ Deputy CSC

☐ Assistant CSC

☐ Clerk Of Superior Court

NOTE TO PARTIES: Many counties have **MANDATORY ARBITRATION** programs in which most cases where the amount in controversy is \$25,000 or less are heard by an arbitrator before a trial. The parties will be notified if this case is assigned for mandatory arbitration, and, if so, what procedure is to be followed.

(Over)

AOC-CV-100, Rev. 4/18

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STATE OF NORTH CAROLINA
COUNTY OF GASTON

FILED
2020 MAR -4 P 2:28

IN THE GENERAL COURT OF JUSTICE
SUPERIOR COURT DIVISION
FILE NO: 20 CVS 941

Teresa Henderson and Derrick Henderson,
Plaintiffs,
Vs.
Freedom Mortgage Association,
Defendants.

GASTON CO., C.S.C.
BY _____

NOW COME PLAINTIFFS, Teresa Henderson and Derrick Henderson, BY AND THROUGH THEIR ATTORNEY, William Trippe McKeny, and herein allege and complain of the Defendants as follows:

FACTUAL AND PROCEDURAL HISTORY

1. Plaintiffs Teresa Henderson (herein referred to as "Teresa") and Derrick Henderson (herein referred to as "Derrick"), are citizens and residents of Gaston County, North Carolina. Teresa and Derrick are the owners of the property that is the subject of this suit located at 2621 Lynn Drive, Gastonia NC 28054. (hereinafter referred to as the "subject property"). Ownership stems from a North Carolina General Warranty Deed recorded in Gaston County Register of Deeds.
2. Teresa and Derrick Henderson (hereinafter referred to as "Teresa and Derrick") are the borrowers on a promissory note (hereinafter referred to as the "note") originally serviced by People's Bank Loan and Administration Reporting, (hereinafter referred to as "Peoples") used to finance the mortgage on the subject property held by a deed of trust signed in favor of the original lender, Peoples..
3. Peoples transferred the loan to Cenlar under Loan Number 0065619546 and the on or about March 2, 2018 the Loan was again transferred to Freedom Mortgage (hereinafter referred to as Freedom) as evidenced by attached Exhibit 1.
4. Freedom Mortgage. acted as the servicer on the Plaintiff's loan since on or about March 2, 2018 and holder of the note.
5. Freedom Mortgage, Inc. (hereinafter referred to as "Freedom") is a New Jersey corporation authorized to do business in the state of North Carolina with its registered office located at 1019 S Cox Street # A Asheboro NC 27023, North Carolina. Freedom is the current servicer of the mortgage.
6. Since the inception of the loan, Teresa and Derrick have been occupying the property as their primary residence and have been solely responsible for maintaining the mortgage payments on the property.
7. Teresa and Derrick were in regular communication with Cenlar and Freedom Mortgage, Inc. regarding payments.

8. Teresa and Derrick were informed that the servicing of the loan was transferring to Freedom in March of 2018. At that time, Teresa and Derrick were not behind on any payments upon information and belief.

9. Upon information and belief approximately three months after Freedom began servicing the loan in June 2018, representatives from Freedom contacted Teresa and Derrick and stated that they were behind on payments and needed to pay approximately \$1955.00 dollars which represented a missed payment during the last month of Cenlar servicing the loan.

10. Teresa and Derrick contended that there was no payment owed and also checked the bank statements for that time and located their bank statements and found Cenlar payments for the Mortgage for the months of January, February and March of 2018. Attached for reference as exhibit 2.

11. Teresa and Derrick contacted Freedom Mortgage repeatedly concerning the alleged late payments, and accruing late fees, disputing same and ultimately spoke with a Supervisor on in early May 2019, The Supervisor identified himself as "Kevin", "Kevin" stated that when looking at the account that there was a missed payment during the transition from "Cenlar" to "Freedom" and that the missing amount owed was the reason. Teresa and Derrick spoke with various representatives during this process in 2019 and ultimately even after Teresa and Derrick showed the payments were made and asserted there were no missed payments Freedom declined to listen and continued to charge late fees, and unnecessary inspection fees.

12. Teresa and Derrick have received and endured repeated threats to foreclose on the property and in December 2019, Freedom sent a letter (Attached for reference as Exhibit 3), asserting that Teresa and Derrick had a past due amount of \$6, 863.50 dollars. Further alleging that there had not been receipt of payment from October 2019 until December 1, 2019. The letter also included threats of foreclosure which caused Teresa and Derrick Henderson extreme emotional distress.

13. Teresa and Derrick have continued to reach out to Freedom using their Attorney to attempt to resolve this alleged delinquency and pay the loan as required without paying unnecessary and invalid late fees and inspection assessments.

14. That upon information and belief that when Cenlar transferred the servicing of the loan to Freedom that there was no late or missed payment, as reflected in exhibit 1, and that the continued and repeated assertions that there was a missing payment and continued assertion of the late status of the mortgage loan operated to create a false balance owed and further operated to allow a false and fraudulent attempt to move towards foreclosure of Teresa and Derricks' home.

14. The pattern of confusing, conflicting, and incorrect information provided by Freedom, was upon information and belief either negligent or intentional and created delays in resolution so as to cause further fees to be charged to the account and to attempt to cause Teresa and Derrick to lose their home.

FIRST CLAIM OF RELIEF: VIOLATION OF NORTH CAROLINA UNFAIR TRADE PRACTICES ACT

15. The allegations contained in paragraphs 1 through 14 above are re-alleged and incorporated as if fully set forth herein.

16. The North Carolina Unfair and Deceptive Trade Practices Act ("UDTPA") provides that "unfair methods of competition in or affecting commerce, and unfair or deceptive acts or practices in or affecting commerce are declared unlawful." N.C.G.S. § 75-1.1(a).

17. Freedom is engaged in "commerce" as defined in N.C.G.S. § 75-1.1(b), and a promissory note and deed of trust, as well as the loan servicing and modification(s) of such contracts, are acts and transactions "in or affecting commerce."

18. Freedom has engaged in unlawful, unfair, unconscionable, and/or deceptive methods, acts or practices, including but not limited to:

- a. Freedom, deceptively intentionally and/or negligently indicated to Teresa and Derrick that there were missed payments that were not missed;
- b. Freedom, unfairly began rejecting payments after stating that Teresa and Derrick were not authorized to make payments on the Note due to pending foreclosure;
- c. In asserting late fees and rejecting payments, Freedom, unfairly intentionally caused additional late fees, inspection fees and interest to be charged and caused the mortgage to move towards foreclosure;
- d. Freedom, unfairly intentionally and/or negligently provided varying and conflicting information regarding the status of the loan and how Teresa and Derrick could go about resolving any alleged delinquency. This conflicting information led to months and months of delay — further adding to the late fees, interest charged, and delinquency on the account;
- e. Freedom, intentionally and/or negligently sent incorrect documents to Teresa and Derrick and refused to correct them. It is unfair to attempt to force a resolution through knowingly incorrect payment documents;
- g. Upon information and belief Freedom, intentionally and/or negligently subjected Teresa and Derrick to a process of "dual tracking" by simultaneously asking Teresa and Derrick to apply for a loan modification while at the same time pushing forward with the foreclosure process, using false information causing Teresa and Derrick extreme emotional distress;

19. Freedom's violations were willful and intentional.

20. Freedom's actions violate North Carolina law as illegal, unfair or deceptive acts or practices in the conduct of any trade or commerce because they are inherently deceptive and calculated to deceive and did, in fact, deceive Plaintiffs to their detriment.

21. Freedom's practices offend established public policy and are unmoral, unethical, oppressive, or unscrupulous.

22. Freedom's practices were deceptive in their effect upon average consumers and caused actual damage to the Plaintiffs. In reasonable reliance on Freedom's statements and actions, the Plaintiffs were damaged in the following ways:

- a. As a result of the wrongful accounting of payments and the refusal to fix same and the potential acceleration of the loan, further interest, late fees, and other costs have accrued on Plaintiffs' account;

b. Freedom's actions caused Plaintiffs' to have to endure the repeated threat of foreclosure and loss of their property by foreclosure;

c. Plaintiffs have expended significant resources and time securing legal counsel to attempt to work with Freedom prior to the filing of this action.

23. The above-alleged actions by Freedom constitute unfair and deceptive trade practices in violation of N.C.G.S. § 75-1.1.

24. As a direct result of Freedom's violations of N.C.G.S. § 75-1, et. seq., Plaintiffs have suffered loss and damages in that their home is subject to foreclosure and may be foreclosed, The Plaintiffs continue to suffer such loss and damages.

25. Freedom has unreasonably refused to comply with N.C.G.S. § 75-1, et. seq., and has offered no reasonable excuse for it's willful refusal.

26. Plaintiffs are entitled to recover treble damages and reasonable attorney's fees pursuant to N.C.G.S. §§ 75-16 and 75-16.1.

27. By reason of the foregoing, Plaintiffs have been actually damaged in an amount in excess of \$10,000, an amount which continues to accrue and shall be proven at trial.

WHEREFORE, Plaintiffs prays this Honorable Court enter a declaratory judgment as to the violations of N.C.G.S. § 75-1, et. seq., and for judgment against Freedom for all damages Plaintiffs have incurred, that amount be trebled, together with interest, costs and expenses of this suit, and reasonable attorneys' fees added as provided by N.C.G.S. §§ 75-16 and 75-16.1, and such other relief as this Honorable Court deems appropriate and equitable.

SECOND CLAIM FOR RELIEF: REQUEST FOR EQUITABLE AND INJUNCTIVE RELIEF PURSUANT TO N.C.G.S. 45-21.34

28. The allegations contained in paragraphs 1 through 27 above are re-alleged and incorporated as if fully set forth herein.

29. N.C.G.S. 45-21.34 states, in relevant part, that any owner of real estate may apply to a judge of the superior court, prior to the time when the rights of the parties become fixed, to enjoin such sale upon any equitable ground which the court may deem sufficient.

30. The foreclosure threatened by Freedom has not yet occurred. As such, the rights of the parties have not become fixed at the time of the filing of this Complaint.

31. The Defendant Freedom upon information and belief, unfairly, unjustly, and intentionally mishandled servicing of this loan account. As alleged above.

32. The Defendant Freedom, upon information and belief, unfairly, unjustly, and intentionally rejected payments and failed to acknowledge payments made by the Teresa and Derrick which would have cured the delinquency on the account. As such, the Defendants caused the default and are unfairly trying to benefit from their refusal of payments.

33. That Freedom attempted to push Teresa and Derrick into a modification, in upon information and belief an attempt to use "dual tracking" The federal government, through its agency, the Consumer

Financial Protection Bureau (CFPB), has now passed regulations restricting dual tracking finding "that the potential harm to consumers of commencing a foreclosure proceeding before the consumer has had a reasonable opportunity to submit a loss mitigation application or while a complete loss mitigation application is pending is substantial" Mortgage Servicing Rules Under the Real Estate Settlement Procedures Act (Regulation X), 78 Fed. Reg. 10695, 10819 (Feb. 14, 2013) (amending 12 C.F.R. pt. 1024).

34. Unless the Defendant is restrained and enjoined, temporarily, preliminarily and permanently from going forward with any foreclosure action, the Plaintiffs will continue to be subjected to the same unfair and unreasonable tactics that they have endured for the past years, and will potentially lose their home and be forced to find alternative housing. The Plaintiffs will permanently lose their title interest in the subject property, and the Plaintiffs will be irreparably damaged, injured and harmed for which the Plaintiffs have no adequate remedy at law.

WHEREFORE, by reason of the foregoing facts, the Plaintiffs are entitled to a mandatory and permanent injunction ordering the Defendant, and/or its agents, to stay any and all potential foreclosure activity from going forward on the subject property.

PRAYER FOR RELIEF AND DEMAND FOR JURY TRIAL

WHEREFORE, Plaintiffs pray for trial by jury and request this Honorable Court:

1. Order that Defendants modify the Note to reflect the amount that is actually owed on the property;
2. Order that Plaintiffs have and recover from Freedom an amount exceeding \$10,000 for damages that have resulted from the violations of N.C.G.S. § 75-1, et al.;
4. Order that the judgment against Freedom be trebled pursuant to the provisions of N.C.G.S. § 75-16;
5. For incidental and consequential damages;
6. Order that all costs, and attorney's fees pursuant to §§ 75-16 and 75-16.1, be charged to the Defendants;
7. For interest at the statutory rate of eight (8%) percent per annum from the date of this action was filed until paid; and,
8. For any other relief the Court deems just and proper.

Respectfully submitted, this 4th day of March 2020.


William Trippe McKeny

The McKeny Law Firm

428 East 4th Street Suite 402

Charlotte NC 28202

NORTH CAROLINA

GASTON COUNTY

VERIFICATION

I TERESA HENDERSON, being first duly sworn, acknowledges she is the Plaintiff in the foregoing action, that she has read the foregoing Complaint and that the same is true of her own knowledge except as to those things stated upon information and belief and, as to those, she believes them to be true.

Teresa Henderson

Teresa Henderson

ROWAN COUNTY

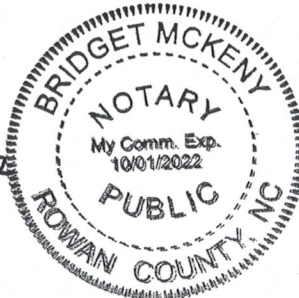
Sworn to and subscribed before me,

This 27th day of FEB., 2020.

Bridget McKeny

Notary Public

My commission expires: Oct. 1, 2022



NORTH CAROLINA

GASTON COUNTY

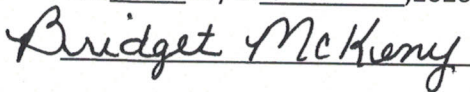
VERIFICATION

I Derrick Henderson, being first duly sworn, acknowledges the he is the Plaintiff in the foregoing action, that he has read the foregoing Complaint and that the same is true of his own knowledge except as to those things stated upon information and belief and, as to those, he believes them to be true.


Derrick Henderson

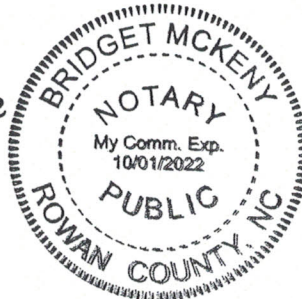
Sworn to and subscribed before me,

This 27th day of FEB., 2020.



Notary Public

My commission expires: Oct. 1, 2022





February 15, 2018

DERRICK HENDERSON
2621 LYNN DRIVE
GASTONIA, NC 28054



NOTICE OF SERVICING TRANSFER

Central Loan Administration & Reporting Current Loan Number: 0065619546
Freedom Mortgage Corporation New Loan Number: 0058835711

The servicing of your mortgage loan is being transferred, effective March 2, 2018. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

Central Loan Administration & Reporting is now collecting your payments. Central Loan Administration & Reporting will stop accepting payments received from you after March 1, 2018.

Freedom Mortgage Corporation will collect your payments going forward. Your new servicer will start accepting payments received from you on March 2, 2018.

Send all payments due on or after March 2, 2018 to Freedom Mortgage Corporation at this address: Freedom Mortgage Corporation, P.O. Box 89486, Cleveland, OH 44101.

If you have any questions for either your current servicer, Central Loan Administration & Reporting, or your new servicer, Freedom Mortgage Corporation, about your mortgage loan or this transfer, please contact them using the information below:

Current Servicer:
Central Loan Administration & Reporting
Customer Service
877-237-2662
PO BOX 77404
EWING, NJ 08628

New Servicer:
Freedom Mortgage Corporation
Customer Service
855-690-5900
Freedom Mortgage Corporation
P.O. Box 50428
Indianapolis, IN 46250

Important note about insurance: If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may affect your insurance in the following way: This service will be discontinued.

You should do the following to maintain coverage: Contact your insurance carrier to continue this service.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

Posting Date	Description	Status	Amount	
01/08/2018	JH SEALE AND SON DES:CREDITS ID: INDN:HENDERSON, DERRICK CO ID:XXXXX1237 PPD	C	973.44	2,021.14
01/05/2018	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 01-04) ELECTRONIC TRANSACTION	C	1,918.08	1,047.70
01/04/2018	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 01-04 ELECTRONIC TRANSACTION POSTING...	C	-35.00	-870.38
01/04/2018	CENLAR LOAN ADM DES:LOAN PAYMT ID:XXXXX19546 INDN:DERRICK HENDERSON...	R	-1,918.08	-835.38
01/04/2018	FOOD PLAZA 01/04 PURCHASE PAGELAND SC	C	-4.37	1,082.70
01/03/2018	MARKETTE #27 01/03 PURCHASE PAGELAND SC	C	-5.12	1,087.07
01/03/2018	PILOT # 4567 01/03 PURCHASE ROCK HILL SC	C	-3.48	1,092.19

Posting Date	Description	Status	Amount	Available Balance
01/16/2018	S&M #1 01/13 PURCHASE RICHBURG SC	C	-7.13	625.39
01/16/2018	S&M #1 01/13 PURCHASE RICHBURG SC	C	-21.58	632.52
01/16/2018	SUBWAY 001 01/14 PURCHASE RICHBURG SC	C	-7.29	654.10
01/16/2018	CRENCO #2 01/13 PURCHASE RICHBURG SC	C	-3.35	661.39
01/16/2018	MCDONALD'S M2473 01/13 PURCHASE GASTONIA NC	C	-6.93	664.74
01/16/2018	KFC C426002 01/13 PURCHASE BELMONT NC	C	-10.90	671.67
01/16/2018	7-ELEVEN 01/13 PURCHASE CHARLOTTE NC	C	-15.71	682.57
01/16/2018	AARONS SALO C0752 01/13 PURCHASE 800-9507368 NC	C	-123.00	698.28
01/16/2018	WAL Wal-Mart S 01/13 PURCHASE BELMONT NC	C	-6.26	821.28
01/16/2018	WAL-MART #5085 01/13 PURCHASE BELMONT NC	C	-29.51	827.54
01/16/2018	SHELL Service 01/13 PURCHASE MCBEE SC	C	-4.73	857.05
01/16/2018	QT 1074 970 01/13 PURCHASE MONROE NC	C	-3.71	861.78
01/16/2018	FASTRACK #1 01/12 PURCHASE DARLINGTON SC	C	-4.03	865.49
01/16/2018	KFC J970028 01/12 PURCHASE INDIAN TRAIL NC	C	-8.20	869.52
01/16/2018	AT&T *PAYMENT 01/12 PURCHASE 800-288-2020 TX	C	-262.65	877.72
01/12/2018	WOODBIDGE HAN 01/12 PURCHASE KINGS MOUNTAIN NC	C	-6.36	1,140.37
01/12/2018	SHELL Service 01/12 PURCHASE GASTONIA NC	C	-20.00	1,146.73
01/12/2018	CRENCO #2 01/12 PURCHASE RICHBURG SC	C	-2.85	1,166.73
01/12/2018	FAMILY DOLLAR #88 01/11 PURCHASE CHARLOTTE NC	C	-2.04	1,169.58
01/12/2018	JH SEALE AND SON DES:CREDITS ID: INDN:HENDERSON, DERRICK CO ID:XXXXX1237 PPD	C	1,165.24	1,171.62
01/11/2018	WM SUPERCENTER 01/11 PURCHASE BELMONT NC	C	-19.48	6.38
01/10/2018	FSI*PSNC ENERGY 01/09 PURCHASE 800-967-9649 SC	C	-58.05	25.86
01/09/2018	CENLAR LOAN ADM DES:LOAN PAYMT ID:XXXXX19546 INDN:DERRICK HENDERSON...	C	-1,918.08	83.91
01/08/2018	WAL-MART #1385 01/08 PURCHASE GASTONIA NC	C	-19.15	2,001.99

Posting Date	Description	Status	Amount	Available Balance
	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 02-02 ELECTRONIC TRANSACTION POSTING...	C		
02/02/2018	CENLAR LOAN ADM DES:LOAN PAYMT ID:XXXXX19546 INDN:DERRICK HENDERSON...	I	-1,918.08	-743.00
02/02/2018	FOOD PLAZA 02/02 PURCHASE PAGELAND SC	C	-5.39	1,175.08
02/02/2018	MARKETTE #13 02/01 PURCHASE MC BEE SC	C	-2.30	1,180.47
02/02/2018	BOJANGLES 519 010 01/31 PURCHASE CHARLOTTE NC	C	-13.27	1,182.77
02/02/2018	JH SEALE AND SON DES:CREDITS ID: INDN:HENDERSON, DERRICK CO ID:XXXXX1237 PPD	C	1,102.53	1,196.04
02/01/2018	7-ELEVEN 02/01 PURCHASE CHARLOTTE NC	C	-10.02	93.51
02/01/2018	SHELL Service 02/01 PURCHASE CHARLOTTE NC	C	-7.00	103.53
02/01/2018	SHELL Service 02/01 PURCHASE CHARLOTTE NC	C	-4.31	110.53
02/01/2018	CITGO-TIMES #3 02/01 PURCHASE CHARLOTTE NC	C	-13.24	114.84
02/01/2018	MURPHY7315ATWA 02/01 PURCHASE BELMONT NC	C	-10.00	128.08
02/01/2018	WAL-MART #5085 02/01 PURCHASE BELMONT NC	C	-12.39	138.08
02/01/2018	S-MART #117 02/01 PURCHASE COLUMBIA SC	C	-3.25	150.47
02/01/2018	WM SUPERCENTER 02/01 PURCHASE COLUMBIA SC	C	-10.78	153.72
02/01/2018	SHELL Service 02/01 PURCHASE COLUMBIA SC	C	-5.39	164.50
02/01/2018	FAMILY DOLLAR #19 01/31 PURCHASE CHARLOTTE NC	C	-3.65	169.89
01/31/2018	7-ELEVEN 01/31 PURCHASE CHARLOTTE NC	C	-10.00	173.54
01/31/2018	SHELL Service 01/31 PURCHASE GASTONIA NC	C	-3.02	183.54
01/31/2018	SHELL Service 01/31 PURCHASE GASTONIA NC	C	-17.64	186.56
01/31/2018	MARKETTE 26 01/31 PURCHASE FLORENCE SC	C	-4.91	204.20
01/31/2018	QT 1048 970 01/30 PURCHASE INDIAN LAND SC	C	-2.09	209.11
01/31/2018	QT 1053 970 01/30 PURCHASE CHARLOTTE NC	C	-10.00	211.20
01/31/2018	QT 1053 970 01/30 PURCHASE CHARLOTTE NC	C	-2.92	221.20
01/31/2018	BOJANGLES 479 010 01/29 PURCHASE HARRISBURG NC	C	-10.36	224.12
01/30/2018	7-ELEVEN 01/30 PURCHASE CHARLOTTE NC	C	-1.92	234.48

Adv Plus Banking - 5079: Account Activity

Balance Summary: \$1,235.95 (available as of today 05/05/2019)
View: today 05/05/2019

All Transactions

Posting Date	Description	Status	Amount	Available Balance
Statement as of 02/17/2018				
02/12/2018	AT&T *PAYMENT 02/09 PURCHASE 800-288-2020 TX	C	-271.41	597.77
02/12/2018	BOJANGLES 519 010 02/08 PURCHASE CHARLOTTE NC	C	-12.19	869.18
02/09/2018	P334318 02/09 #000310290 WITHDRWL 2003 AUTEN ROAD GASTONIA NC FEE	C	-2.50	881.37
02/09/2018	P334318 02/09 #000310290 WITHDRWL 2003 AUTEN ROAD GASTONIA NC	C	-22.50	883.87
02/09/2018	MCDONALD'S M24 02/09 PURCHASE GASTONIA NC	C	-12.77	906.37
02/09/2018	SHELL Service 02/09 PURCHASE GASTONIA NC	C	-15.48	919.14
02/09/2018	MARKETTE #27 02/09 PURCHASE PAGELAND SC	C	-2.71	934.62
02/09/2018	PSNC Energy 02/09 PURCHASE Columbia SC	C	-127.50	937.33
02/09/2018	BOJANGLES 519 010 02/07 PURCHASE CHARLOTTE NC	C	-19.85	1,064.83
02/09/2018	JH SEALE AND SON DES: CREDITS ID: INDN: HENDERSON, DERRICK CO ID: XXXXX1237 PPD	C	1,035.63	1,084.68
02/08/2018	TNSMART 02/08 #000010360 WITHDRWL 1311 WEST LUCAS S FLORENCE SC FEE	C	-2.50	49.05
02/08/2018	TNSMART 02/08 #000010351 BAL INQ 1311 WEST LUCAS S FEE	C	-2.50	51.55
02/08/2018	TNSMART 02/08 #000010360 WITHDRWL 1311 WEST LUCAS S FLORENCE SC	C	-22.95	54.05
02/07/2018	CENLAR LOAN ADM DES: LOAN PAYMT ID: XXXXX19546 INDN: DERRICK HENDERSON...	C	-1,918.08	77.00
02/06/2018	Fee Refund nbkj1ee	C	35.00	1,995.08
02/06/2018	Counter Credit	C	820.00	1,960.08
02/05/2018	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 02-02) ELECTRONIC TRANSACTION	C	1,918.08	1,140.08
02/02/2018			-35.00	-778.00

Adv Plus Banking - 5079: Account Activity

Balance Summary:\$1,235.95 (available as of today 05/05/2019)
View:today 05/05/2019

All Transactions

Posting Date	Description	Status	Amount	Available Balance
Statement as of 04/20/2018				
04/05/2018	FAMILY DOLLAR #88 04/04 PURCHASE CHARLOTTE NC	C	-1.93	664.56
04/05/2018	FAMILY DOLLAR #88 04/04 PURCHASE CHARLOTTE NC	C	-10.72	666.49
04/05/2018	AT&T *PAYMENT 04/04 PURCHASE 800-288-2020 TX	C	-277.46	677.21
04/04/2018	SECU 04/04 #000742186 WITHDRWL 106 E. PAGE ST. GASTONIA NC FEE	C	-2.50	954.67
04/04/2018	SECU 04/04 #000742186 WITHDRWL 106 E. PAGE ST. GASTONIA NC	C	-60.00	957.17
04/04/2018	WM SUPERCENTER 04/04 PURCHASE BELMONT NC	C	-11.34	1,017.17
04/04/2018	BKOFAMERICA ATM 04/04 #000004248 WITHDRWL BELMONT BELMONT NC	C	-100.00	1,028.51
04/04/2018	SHELL Service 04/04 PURCHASE MCBEE SC	C	-4.03	1,128.51
04/04/2018	FOOD PLAZA 04/04 PURCHASE PAGELAND SC	C	-1.72	1,132.54
04/04/2018	BOJANGLES 357 010 04/02 PURCHASE GASTONIA NC	C	-7.36	1,134.26
04/03/2018	FREEDOM DES:MTG PYMTS ID:XXXXX35711 INDN:DERRICK HENDERSON CO ID:XXXXX39688 WEB	C	-2,166.46	1,141.62
04/03/2018	7-ELEVEN 04/03 PURCHASE CHARLOTTE NC	C	-8.33	3,308.08
04/02/2018	VENCO BUSINESS 03/30 #000196931 WITHDRWL JERRY S MINI MART CHARLOTTE NC FEE	C	-2.50	3,316.41
04/02/2018	SECU 03/30 #000413563 WITHDRWL 3830 KINGS MOUNTA GASTONIA NC FEE	C	-2.50	3,318.91
04/02/2018	DOLLAR-GENERAL 04/02 PURCHASE GASTONIA NC	C	-14.27	3,321.41
04/02/2018	BP#8190514NICH 04/02 PURCHASE BELMONT NC	C	-26.80	3,335.68
04/02/2018	BKOFAMERICA ATM 04/01 #000004052 WITHDRWL GASTONIA MAIN GASTONIA NC	C	-100.00	3,362.48
04/02/2018			-48.17	3,462.48

Adv Plus Banking - 5079: Account Activity

Balance Summary:\$1,235.95 (available as of today 05/05/2019)
View:today 05/05/2019

All Transactions

Posting Date	Description	Status	Amount	Available Balance
Statement as of 05/22/2018				
05/07/2018	BP#9644485HUNT 05/07 PURCHASE HUNTERSVILLE NC	C	-5.81	473.75
05/07/2018	APPLIANCE SERV 05/07 PURCHASE GASTONIA NC	C	-10.62	479.56
05/07/2018	SHELL Service 05/06 PURCHASE CHARLOTTE NC	C	-10.00	490.18
05/07/2018	ICHIBAN SUSHI & H 05/07 PURCHASE CHARLOTTE NC	C	-149.06	500.18
05/07/2018	WAL Wal-Mart S 05/06 PURCHASE BELMONT NC	C	-4.04	649.24
05/07/2018	WAL Wal-Mart S 05/06 PURCHASE BELMONT NC	C	-61.88	653.28
05/07/2018	BP#9689530S&M 05/06 PURCHASE RICHBURG SC	C	-2.72	715.16
05/07/2018	CHEAP WAY 3 05/06 PURCHASE COLUMBIA SC	C	-5.59	717.88
05/07/2018	JERRY'S MINI M 05/05 PURCHASE CHARLOTTE NC	C	-3.73	723.47
05/07/2018	SAVE A LOT #47 05/05 PURCHASE GASTONIA NC	C	-3.56	727.20
05/07/2018	FAMILY DOLLAR 05/05 PURCHASE GASTONIA NC	C	-14.99	730.76
05/07/2018	BP#8190514NICH 05/05 PURCHASE BELMONT NC	C	-30.00	745.75
05/07/2018	BOJANGLES 049 010 05/05 PURCHASE GASTONIA NC	C	-9.89	775.75
05/07/2018	FLORENCE BP 05/05 PURCHASE FLORENCE SC	C	-4.33	785.64
05/07/2018	AT&T *PAYMENT 05/04 PURCHASE 800-288-2020 TX	C	-207.52	789.97
05/04/2018	FREEDOM DES:RETRY PYMT ID:XXXXX35711 INDN:DERRICK HENDERSON CO ID:XXXXX39688 WEB	C	-1,928.72	997.49
05/04/2018	JH SEALE AND SON DES:CREDITS ID: INDN:HENDERSON, DERRICK CO ID:XXXXX1237 PPD	C	954.55	2,926.21
05/03/2018	Fee Refund zk3rlup	C	35.00	1,971.66
05/03/2018	Counter Credit	C	687.40	1,936.66



Return Mail Service Only
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS
P.O. Box 619063
Dallas, TX 75261-9063

1-807-35092-0012296-001-01-000-010-000-000



DERRICK HENDERSON
428 E 4TH ST STE 428
CHARLOTTE NC 28202-2488



December 16, 2019

Re: Loan Number 0058835711

Dear Borrower(s),

A one-time electronic transfer from your bank account has been set up for your mortgage payment as authorized by you on 12/16/19. Please review the payment details below:

Account Number:	XXXXXXXXX5079
Total Amount Due:	\$5,798.24
Next Payment Amount Due:	\$1,906.08
Next Payment Due Date:	10/01/19
Total Amount to Transfer:	\$1,982.32
Confirmation Number:	00588357110028
Payment Date:	12/16/19

Please contact us immediately if any of the information above is inaccurate. Please check your designated bank account approximately two business days after the payment date indicated above to ensure that the scheduled payment was properly withdrawn.

If any draft is returned by your financial institution for any reason, you may be charged a fee.

You may access your loan information at your convenience, 24 hours a day, 7 days a week! Simply log on to our website at www.freedommortgage.com or call our automated phone system at (855) 690-5900. Customer Care representatives are available to assist you Monday through Friday from 8:00am – 10:00pm and Saturday from 9:00am – 6:00pm Eastern Time.

Sincerely,

Customer Care Department



5-807-35083-0000642-001-1-000-000-000-000

DERRICK HENDERSON
428 E 4TH ST STE 428
CHARLOTTE NC 28202-2488

December 16, 2019

Loan Number	0058835711
Property Address	2621 LYNN DRIVE GASTONIA NC 28054

Dear Borrower(s):

We have not received your loan payments for the period of October 1, 2019 through December 1, 2019, which means that the above referenced mortgage is in default. This letter is a demand for payment of the past due amounts and charges as of December 16, 2019, which are:

Principal, interest, & escrow	\$5,718.24
Late charges	\$1,522.70
Default Expenses	\$0.00
Default Corporate Advances	\$0.00
Property Inspection Fees	\$60.00
NSF Fees	\$0.00
One Time Draft Fees	\$20.00
Payoff Statement Fees	\$0.00
Less Amount in Suspense	\$457.44

Past Due Amount	\$6,863.50
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Interest and fees will continue to accrue after the date of this letter in accordance with the terms of your loan.

You must cure the default by paying the Total Amount Due by January 30, 2020. Failure to cure the default on or before the date specified in this notice may result in acceleration of the sums evidenced by the Note and secured by the Security Instrument that you executed in connection with the referenced loan, and sale of the secured property. You have the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense to acceleration and sale.

You may have options available other than foreclosure and you may discuss available options with the mortgage lender, the mortgage servicer, or a counselor approved by the U.S. Department of Housing and Urban Development.

FREEDOM MORTGAGE®

P.O. Box 50428, Indianapolis, IN 46250-0401



CHOANOKE
AREA
DEVELOPMENT
ASSOCIATION OF
NC, INC.

Phone: 252-539-4155
Toll-free: 800-774-4155
Fax: 252-539-2048
E-mail: ssurface@nc-cada.org
Website: nc-cada.org
Agency ID: 82171

120 Sessoms Drive
RICH SQUARE, North
Carolina 27869-9603

- English
- Spanish

NORTH CAROLINA
HOUSING COALITION

SANDHILLS
COMMUNITY
ACTION
PROGRAM, INC.

Phone: 910-410-0207
Fax: 910-947-5514
E-mail: ninawalker@nc.rr.com
Agency ID: 80558

302 Leak Street
ROCKINGHAM, North
Carolina 28379-3765

- English

SANDHILLS
COMMUNITY ACTION
PROGRAM, INC.

HOUSING
AUTHORITY OF
THE CITY OF
ROCKY MOUNT,
NC

Phone: 252-450-3528
Fax: 252-977-2587
E-mail: kmacklin@rm-ha.org
Website: www.rm-ha.org
Agency ID: 84776

1065 Pinehurst Dr
Rocky Mount, North
Carolina 27801-3844

- English

ROCKY
MOUNT/EDGE
OMBE CDC

Phone: 252-442-5178
Fax: 252-442-1675
E-mail: rmecdc@embarqmail.com
Agency ID: 83804

148 S. Washington Street,
Suite 103
Harambe Square
ROCKY MOUNT, North
Carolina 27801-5594

- English
- Spanish

SALISBURY
COMMUNITY
DEVELOPMENT
CORPORATION

Phone: 704-638-5383
Fax: 704-797-4041
E-mail: rstev@salisburync.gov
Website: www.salisburycdc.org
Agency ID: 84679

1400 West Bank Street
SALISBURY, North Carolina
28144-3912

- English

CLEVELAND
COUNTY
COMMUNITY
DEVELOPMENT
CORPORATION

Phone: 704-480-7701
E-mail: N/A
Website: clevelandcounty.cdc.org
Agency ID: 84591

823 W Warren St
Shelby, North Carolina
28150-5063

- English

NORTH CAROLINA
HOUSING COALITION

CHATHAM
COUNTY
HOUSING
AUTHORITY

Phone: 919-742-1236-21
Fax: 919-742-1099
E-mail: jdccha@embarqmail.com
Website: chathamcountyhousingauthority-nc.org
Agency ID: 83853

13450 US Hwy 64 West
SILER CITY, North Carolina
27344-6443

- English

ACTION
PATHWAYS INC.-
SMITHFIELD
BRANCH

Phone: 919-998-8111
Toll-free: 877-870-4877
Website: www.ccap-inc.org/cccs.htm
Agency ID: 80947

245 College Road
SMITHFIELD, North
Carolina 27577-6055

- English

ACTION PATHWAYS,
INC

JOHNSTON-LEE-
HARNETT
COMMUNITY
ACTION, INC

Phone: 919-934-2145
E-mail: N/A
Website: jlhcommunityaction.org
Agency ID: 80187

1102 Massey St
Smithfield, North Carolina
27577-4951

- English
- Spanish

NORTH CAROLINA
HOUSING COALITION

ACTION
PATHWAYS INC.
SOUTHERN
PINES BRANCH

Phone: 910-246-3288
Toll-free: 877-868-3288
Website: www.ccap-inc.org/cccs.htm
Agency ID: 80955

235 E Pennsylvania Ave
SOUTHERN PINES, North
Carolina 28387-5642

- English

ACTION PATHWAYS,
INC

SANDHILLS
COMMUNITY
ACTION
PROGRAM, INC.

Phone: 910-947-5675-25
Fax: 910-947-5514
E-mail: ninawalker@nc.rr.com
Website: www.SandhillsCAP.org
Agency ID: 80192

340 Commerce Avenue,
Suite 20
SOUTHERN PINES,
North Carolina 28387-7168

- English

CONSUMER EDUCATION SERVICES, INC	Phone: 866-635-6414 Toll-free: 866-635-6414 Fax: 919-861-5331 E-mail: housing@mycesl.org Website: www.housing-counseling.org Agency ID: 84676	3700 Barrett Dr Raleigh, North Carolina 27609-7213	- English - Spanish	NATIONAL COMMUNITY REINVESTMENT COALITION, INC.
DHIC, INC.	Phone: 919-832-4345-3019 Fax: 919-322-2146 E-mail: N/A Website: www.dhic.org Agency ID: 81924	450 East Davie Street Ste. 109 RALEIGH, North Carolina 27601-2080	- English - Spanish	NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA
NACA (NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA) RALEIGH, NC	Phone: 919-855-8484 Toll-free: 617-250-6222 Fax: 877-329-6222 E-mail: N/A Website: https://www.naca.com Agency ID: 84370	4112 Pleasant Valley Road Suite 220 RALEIGH, North Carolina 27612-2634	- English - Spanish	NEIGHBORHOOD STABILIZATION CORPORATION (NACA COUNSELING SUBSIDIARY)
NAVICORE SOLUTIONS- RALEIGH, NC	Phone: 919-233-9044 Toll-free: 866-472-4557 Fax: 732-863-5052 E-mail: housing@navicoresolutions.org Website: www.navicoresolutions.org Agency ID: 84873	4917 Waters Edge Dr Suite 240 Raleigh, North Carolina 27606-5416	- English - Spanish	GARDEN STATE CONSUMER CREDIT COUNSELING, INC. D/B/A/NAVICORE SOLUTIONS
NID-HCA MERRITT	Phone: 866-347-7373 E-mail: Latishacarlisle@nidonline.org Website: www.nidhousing.com/ Agency ID: 90335	211 E. Six Forks Rd, Bldg C #108 RALEIGH, North Carolina 27609-7745	- English	NATIONAL ASSOCIATION OF REAL ESTATE BROKERS-INVESTMENT DIVISION, INC
RALEIGH AREA DEVELOPMENT AUTHORITY, INC.	Phone: 919-208-2381 Fax: 919-664-5274 E-mail: lekesha.shaw@rada-nc.org Website: www.rada-nc.org Agency ID: 84606	4030 Wake Forest Road Suite 209 RALEIGH, North Carolina 27609-6800	- English	
RESOURCES FOR SENIORS	Phone: 919-903-1133 E-mail: christenadurost@gmail.com Website: www.resourcesforseniors.com Agency ID: 80191	1110 Navaho Dr Ste 400 Raleigh, North Carolina 27609-7369	- English	HOUSING OPTIONS PROVIDED FOR THE ELDERLY(HOPE)
TELAMON CORPORATION	Phone: 919-899-9911 Toll-free: 919-899-9911 Fax: 919-851-9044 E-mail: housing@telamon.org Website: www.telamon.org Agency ID: 84494	5560 Munford Road Suite 109 RALEIGH, North Carolina 27612-2635	- English - Spanish	
TELAMON CORPORATION- RALEIGH BRANCH	Phone: 919-899-9911 Fax: 919-851-9044 E-mail: housing@telamon.org Website: www.telamon.org Agency ID: 82453	5560 Munford Rd Ste 109 RALEIGH, North Carolina 27612-2635	- ASL - English - Spanish	TELAMON CORPORATION
CCCS OF GREATER GREENSBORO	Phone: 336-373-8882 Toll-free: 888-755-2227 Fax: 336-387-9167 E-mail: tmt@fspcares.org Website: www.familyservice-piedmont.org/default.htm Agency ID: 81426	NC-65 E PO Box 200 REIDSVILLE, North Carolina 27320-9621	- English	CCCS OF GREATER GREENSBORO



FREEDOM MORTGAGE®

P.O. Box 50428, Indianapolis, IN 46250-0401

CCCS OF
GREATER
GREENSBORO



Phone: 336-373-8882
Toll-free: 888-755-2227
Fax: 336-387-9167
E-mail: debtdoc@fspcares.org
Website:
www.familyservice-piedmont.org/default.htm
Agency ID: 81452

21 W. 2nd Street
LEXINGTON, North
Carolina 27292-3463

- English

CCCS OF GREATER
GREENSBORO

LEXINGTON
HOUSING
COMMUNITY
DEVELOPMENT
CORPORATION

Phone: 336-236-1675
Fax: 336-236-9408
E-mail: miriam@lexingtoncdc.com
Website: www.lexingtoncdc.com
Agency ID: 84773

21 W 2nd St
LEXINGTON, North
Carolina 27292-3463

- English

NORTH CAROLINA
HOUSING COALITION

- Spanish

ROBESON
COUNTY
COMMUNITY
DEVELOPMENT
CORPORATION,
INC

Phone: 910-775-9550
Fax: 910-775-9444
E-mail: April.rccdc@gmail.com
Agency ID: 84472

123 West 4th Street
LUMBERTON, North
Carolina 28358-5530

- English

TELAMON
CORPORATION

- Spanish

MONROE-UNIO
N COUNTY
COMMUNITY
DEVELOPMENT
CORPORATION

Phone: 704-283-8804
Fax: 704-292-1037
E-mail: gmuccdc@carolina.rr.com
Website: muccdc.org
Agency ID: 82067

349 East Franklin Street
MONROE, North Carolina
28112-4823

- English

NORTH CAROLINA
HOUSING COALITION

- Spanish

COMMUNITY
FOUNDATIONS

Phone: 704-799-7641
Toll-free: 704-799-7641
Fax: 704-799-7704
E-mail: kbrantley@cfcfdc.org
Website: www.cfcfdc.org
Agency ID: 84781

181 North Main St
Suite 211
MOORESVILLE, North
Carolina 28115-2525

- English

NORTH CAROLINA
HOUSING COALITION

SAFEGUARD
CREDIT
COUNSELING

Phone: 800-673-6993-147
Toll-free: 800-673-6993
Fax: 866-383-7181
E-mail: counselor@safeguardcredit.org
Website: www.safeguardcredit.org
Agency ID: 81010

132 Joe Knox avenue
Suite 104
MOORESVILLE, North
Carolina 28117-9202

- English

SAFEGUARD CREDIT
COUNSELING, INC.

- Spanish

OLIVE HILL
COMMUNITY
ECOMONIC
DEVELOPMENT
CORPORATION

Phone: 828-433-8075-244
Fax: 828-522-4070
E-mail: jhemphill@ohcedc.org
Website: www.ohcedc.org
Agency ID: 82172

305 West Union Street
MORGANTON, North
Carolina 28655-3782

- English

NORTH CAROLINA
HOUSING COALITION

- Spanish

TWIN RIVERS
OPPORTUNITIES,
INC.

Phone: 252-638-8291
Fax: 252-638-8291
E-mail: cmd_section8@earthlink.net
Agency ID: 81665

318 Craven St.
NEW BERN, North Carolina
28560-4909

- English

BLUE
SPRINGS-HOKE
COUNTY
COMMUNITY
DEVELOPMENT
CORPORATION

Phone: 910-904-0312
Fax: 910-904-5948
E-mail: cdavis-mccoy@msn.com
Website: www.bluespringscdc.org
Agency ID: 84433

114 North Main Street,
Suite C
RAEFORD, North Carolina
28376-2863

- English

CCCS, A
DIVISION OF
TRIANGLE
FAMILY
SERVICES, INC.

Phone: 919-821-0790
Toll-free: 800-283-6904
Fax: 919-233-6738
E-mail: scece@tfsnc.org
Website: www.tfsnc.org
Agency ID: 82951

3937 Western Blvd
Raleigh, North Carolina
27606-1936

- English

NATIONAL
FOUNDATION FOR
CREDIT COUNSELING,
INC.

- Spanish

ALLIANCE CREDIT COUNSELING, INC.	Phone: 704-943-2044 Toll-free: 866-303-3328 Fax: 704-943-2058 E-mail: home@knowdebt.org Website: www.knowdebt.org Agency ID: 84342	10720 Sikes Pl Suite 100 Charlotte, North Carolina 28277-8141	- English	HOMEFREE - U S A
CHARLOTTE CENTER FOR LEGAL ADVOCACY	Phone: 704-376-1600 Toll-free: 800-438-1254 Fax: 704-376-8627 E-mail: mariab@charlottelegaladvocacy.org Website: www.lssp.org Agency ID: 81616	1431 Elizabeth Avenue CHARLOTTE, North Carolina 28204-2506	- English - Spanish	WEST TENNESSEE LEGAL SERVICES, INCORPORATED
CHARLOTTE-ME CKLENBURG HOUSING PARTNERSHIP, INC.	Phone: 704-342-0933 E-mail: N/A Website: www.cmhp.org Agency ID: 80840	4601 Charlotte Park Dr Ste 350 Charlotte, North Carolina 28217-1920	- English - Spanish	THE HOUSING PARTNERSHIP NETWORK
COMMUNITY LINK	Phone: 800-977-1969 E-mail: N/A Website: www.communitylink-nc.org Agency ID: 83584	601 E 5th St Ste 220 Charlotte, North Carolina 28202-3093	- English - Spanish	HOMEFREE - U S A
GRACE-MAR SERVICES, INC	Phone: 704-909-6041 Fax: 704-714-4057 E-mail: kennysmith@gracemar.org Website: www.gracemar.org Agency ID: 82819	2201 Caronia Street CHARLOTTE, North Carolina 28208-7141	- English	
NACA (NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA)	Phone: 888-404-6222 Toll-free: 617-250-6222 Fax: 877-329-6222 E-mail: N/A Website: https://www.naca.com Agency ID: 84566	5855 Executive Center Dr Fl 4 Charlotte, North Carolina 28212-8883	- English - Spanish	NEIGHBORHOOD STABILIZATION CORPORATION (NACA COUNSELING SUBSIDIARY)
NACA (NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA) CHARLOTTE, NC	Phone: 704-536-7676 Toll-free: 617-250-6222 Fax: 877-329-6222 E-mail: N/A Website: https://www.naca.com Agency ID: 84352	5500 Executive Center Dr Ste 105 Charlotte, North Carolina 28212-8821	- English - Spanish	NEIGHBORHOOD STABILIZATION CORPORATION (NACA COUNSELING SUBSIDIARY)
SAMPSON COUNTY COMMUNITY DEVELOPMENT CORP.	Phone: 910-594-1277 Fax: 910-594-2660 E-mail: hmarshal@intrstar.net Agency ID: 82031	9936 Hobbton Highway CLINTON, North Carolina 28328-8090	- English - Spanish	
DURHAM REGIONAL FINANCIAL CENTER DBA DURHAM REGIONAL COMMUNITY DEVELOPMENT GROUP	Phone: 919-638-4150 Fax: 919-287-2457 E-mail: glyndola@drfccenter.org Website: www.drfccenter.org Agency ID: 82230	2634 Durham Chapel Hill Blvd Ste 214 DURHAM, North Carolina 27707-2831	- English - Spanish	NATIONAL COMMUNITY REINVESTMENT COALITION, INC.
HOUSING AUTHORITY OF THE CITY OF DURHAM	Phone: 919-683-8596 Fax: 919-680-4280 E-mail: edorsey@dha-nc.org Website: www.durhamhousingauthority.org Agency ID: 82724	330 E Main St Durham, North Carolina 27701-3718	- English	

The contact information for Freedom Mortgage Corporation, which is authorized to attempt to work with you to avoid foreclosure, is:

Freedom Mortgage Corporation
Attn: Customer Care Department
10500 Kincaid Drive
Fishers, IN 46037-9764
(855) 690-5900

HUD-approved counseling is available on FHA guaranteed loans by calling (800)-569-4287. You may also contact a HUD-approved counseling agent operating to assist borrowers in North Carolina to avoid foreclosure; a list of HUD-approved counselors and their contact information is provided with this letter.

The contact information for the State Home Foreclosure Prevention Project of the Housing Finance Agency is:

NC Housing Finance Agency
State Home Foreclosure Prevention Project
3508 Bush Street
Raleigh, NC 27609-7509 www.nchfa.com
1-888-442-8188

Please telephone Freedom Mortgage Corporation at (855) 690-5900 before you make your payment to confirm the amount you should pay. Payments must be made in U.S. currency, made payable to Freedom Mortgage Corporation, and sent to:

Freedom Mortgage Corporation
PO Box 6656
Chicago IL 60680-6656

You may access your loan information at your convenience, 24 hours a day, 7 days a week! Simply log on to our website at www.freedommortgage.com or call our automated phone system at (855) 690-5900. Customer Care representatives are available to assist you Monday through Friday from 8:00am - 10:00pm and Saturday from 9:00am - 6:00pm Eastern Time.

Sincerely,

Customer Care Department
Freedom Mortgage Corporation

IMPORTANT NOTICE: TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.